

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF ALABAMA**

IN RE:

MARY MONFEE
SSAN: XXX-XX-2934

Case No. 15-32093-DHW
Chapter 13

Debtor(s)

TRUSTEE'S OBJECTION TO CONFIRMATION

COMES NOW, the Trustee, by and through the undersigned counsel, and pursuant to 11 U.S.C. §1325 objects to confirmation of the debtor(s)' plan as filed. As grounds for said objection, the Trustee states as follows:

1. The debtor(s) filed a petition seeking relief under Chapter 13 of the United States Bankruptcy Code on July 31, 2015.
 2. The debtor(s) §341 Meeting of Creditors was held September 16, 2015.
- (X) The plan fails to meet the disposable income test. Please review this case and amend the plan to meet the disposable income test as discussed at the 341.
- (X) Debtor is a below median income debtor and the plan requires a POT of \$11,920.00.
- (X) Debtor has a 30% pay record..

WHEREFORE, the above premises considered, Trustee objects to confirmation of the debtors' plan and requests that either confirmation be denied or the case be continued until such time as the above referenced issues have been resolved.

Respectfully submitted this November 02, 2015.

Office of the Chapter 13 Trustee
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Curtis C. Reding
Chapter 13 Trustee

By: /s/ Sabrina L. McKinney
Sabrina L. McKinney

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that I have served copies of the foregoing Trustee's Objection to Confirmation on the parties listed below by either electronic mail or by placing same in the U.S. Mail, postage prepaid and properly addressed this November 02, 2015.

Copy to: DEBTOR(S)
RICHARD D SHINBAUM

/s/ Sabrina L. McKinney

Sabrina L. McKinney